



Our Intermediary Services

Specialists in providing property finance for International residents and UK Expats



Welcome to Gatehouse Bank

Founded in 2007, Gatehouse Bank is an award-winning Shariah-compliant UK bank offering savings products, finance for homebuyers and landlords, and expertise in the Build to Rent market.

We specialise in providing property finance for International residents and UK Expats looking to acquire investment or residential property in England & Wales. Since 2017, our experienced Broker team and qualified Direct Advisers have helped overseas landlords and homebuyers to access over £630million of property finance.

The Bank is a founding signatory to the UN Principles for Responsible Banking, which provides us with the framework for a sustainable banking system. As an ethical Bank, we take our responsibility to society and the environment seriously. Our business and operations are conducted in a manner that calls for fair dealing and our products are transparent, fair and socially responsible. This approach dovetails with the principles of Shariah-compliant banking, which underpin our operations and form the basis of our product offering.

With offices in London, Birmingham, Milton Keynes and Wilmslow, Gatehouse Bank is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA).

Our Awards



Islamic Finance News Award Winner
2022, 2023 and 2024
Best Islamic Bank in the United Kingdom



MoneyComms Award Winner 2024
Best Ethical Cash ISA Provider



The Business Culture Awards 2023
Best Learning Initiative for Business Culture



Moneyfacts Award Winner 2022 & 2023
Best Fixed Account Provider



International Business Magazine Awards
2022 - Best Shariah-Compliant Bank UK



Islamic Finance News Award Winner 2022
Most Innovative Bank in the United Kingdom

Get in Touch

When you contact our Intermediary Team you will be put in touch with an experienced Business Development Manager. Our contact details are here:

☎ **+44 20 7070 6065** or **+44 (0)8000 356544** ✉ bdteam@gatehousebank.com
(Option 1 – new enquiries)



Reasons to use Gatehouse Bank for Buy-to-Let Products

Up to 80% FTV including new build houses and flats	Top Slicing accepted for both UK Expats and International residents	100% of overseas income accepted
Finance available to individuals, UK registered Limited Companies, SPVs and LLPs	International and UK Expats accepted from 150 worldwide locations	First Time Buyers / First Time Landlords accepted
Flats and studios from 30m ² considered	No UK Credit Footprint or UK address required	Portfolio landlords – no limit on the number of properties
HMOs (UK Expats Only) and MUFBs with no upper limit on rooms or flats	Applications are individually assessed – flexible approach taken	No limit on the number of floors in a block (ex-local authority properties max 5 floors including ground)
Short lease properties with 70+ years remaining considered	Can consider retained profits	No assets under management or deposits held on account required

Key Criteria Highlights

Criteria	Customer Type	BTL	BTL Portfolio	HMOs / MUFBs
Maximum FTV	UK residents, UK Expats and International residents	80%	80% (75% for HMOs / MUFBs – HMOs exclude International residents)	75% (HMOs exclude International residents)
Minimum Income	UK residents, UK Expats and International residents	At least one applicant must earn a minimum income of £18,000 per annum (UK and UK Expat resident top slicing applicants require a minimum income of £32k, International top slicing applicants require a minimum income of £50k)		
Finance Amount	UK residents, UK Expats and International Clients	Minimum £75k	Maximum £5m (£10m for portfolios, by referral)	
Age	UK residents, UK Expats and International residents	21 years	No age limit	
Finance Term	UK residents UK Expats and International residents	5 years 5 years	30 years 25 years	

Criteria and Products



Our website has up to date information on our full product range and finance criteria:



Criteria



Products

Reasons to use Gatehouse Bank for Home Purchase Plan Products

Up to 80% FTV including new build houses and flats	No UK Credit Footprint or UK address required	Finance from £75k and up to £10m*
Housing finance available to purchase property for family members to reside	International and UK Expats accepted from 150 worldwide locations	100% of overseas income accepted
Flats and studios from 30m ² considered	Retained profits considered	Builder gifted deposits accepted up to 5%
No limit on the number of floors in a block (ex-local authority properties max 5 floors including ground)	Finance available to individuals, employed, self-employed and contractors	Green Home Finance products with lower rental rates and energy offsets
Gifted deposits accepted from immediate family for UK Expat applicants	Applications are individually assessed – flexible approach taken	A Shariah-compliant alternative to a conventional mortgage

Key Criteria Highlights

Criteria	Customer Type	Value	
Maximum FTV	UK residents UK Expats and International residents	80%	80%
Minimum Income	UK residents UK Expats and International residents	£15k (£20k above 80% FTV)	£25k
Finance Amount	UK residents, UK Expats and International residents	Minimum £75k	Maximum £5m up to *£10m by referral, £750k to 90% FTV and £600k to 95% FTV
Age	UK residents UK Expats and International residents	18 years 21 years	75 years (at end of term) 75 years
Finance Term	UK residents, UK Expats and International residents	5 years	40 years

Criteria and Products



Our website has up to date information on our full product range and finance criteria:



[Criteria - Intermediaries](#)



[Products - Intermediaries](#)



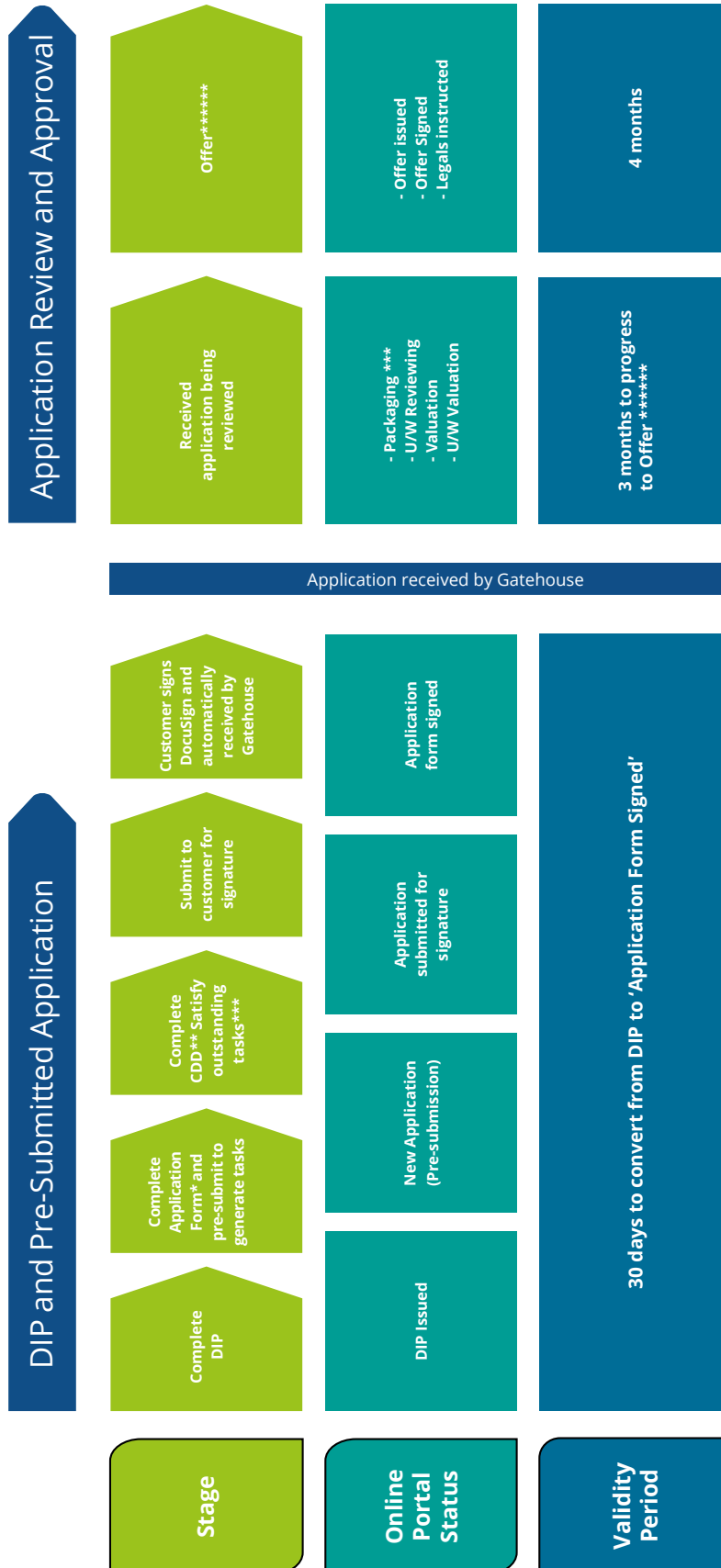
[Products - Direct Customers](#)

To provide advice on Home Purchase Plan (HPP) products you are required to hold specific HPP permissions with the FCA. If you would like to introduce a customer to a HPP product and are unable to provide advice, please read our [Business Introductions](#) section on our website.

Case Packaging Guidance and Application Process

Case Packaging Guidance

To help you package the perfect case for your customer, please scan the QR code here to get the most up to date packaging checklist:



* Please review our Broker Portal Improvements Guide which can be found at: <https://www.gatehousebank.com/intermediaries/documents-for-download>

** Please review our Gatehouse ID Requirements guide which can be found at: <https://www.gatehousebank.com/intermediaries/documents-for-download>

*** While the customer completes their eIDV, the initial tasks can be completed simultaneously, and all supporting documentation can be uploaded prior to submitting the application for Customer Signature.

**** If all the initial tasks have not been fully satisfied, the application will be held in packaging for 14 days of receipt of signed application, after which notification of withdrawal will be issued and the application will need to be resubmitted.

***** Upon expiry of original offer, a new application will need to be resubmitted with T&Cs, fees and products available at the current time.

How Shariah Finance and Conventional Finance compare

How Shariah Finance and Conventional Finance compare:	Conventional Finance	Gatehouse Bank Shariah Finance
Sell the property when you wish	✓	✓
Only the customer benefits from an increase in property value	✓	✓
Interest is charged on the outstanding balance	✓	
A rental rate, rather than an interest rate, is charged on the finance amount and paid monthly		✓
The Property is registered in the customer's name with a charge placed on the Property	✓	
The charge is removed when the mortgage is settled	✓	
The Property is registered in the Bank's name with the customer having a beneficial interest depending on their equity		✓
Ownership transfers fully to the customer once the finance is settled		✓
Customer and Bank must have separate legal representation. Although not a requirement, it is suggested that the customer chooses a solicitor familiar with the Bank's financing structure		✓
Bank pays for own legal representation		✓
Stamp Duty is only paid on purchase	✓	✓
Interest-only mortgages are available	✓	
Rent-only finance is available. A Shariah-compliant alternative to a conventional interest-only mortgage		✓
Capital repayment mortgages are available	✓	
Acquisition and Rent finance is available. A Shariah-compliant alternative to a conventional repayment (capital & interest) mortgage		✓



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Gatehouse Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 475346.

Gatehouse Bank plc is incorporated and registered in England and Wales. Registration number 06260053. Our registered office is The Helicon, One South Place, London, EC2M 2RB.